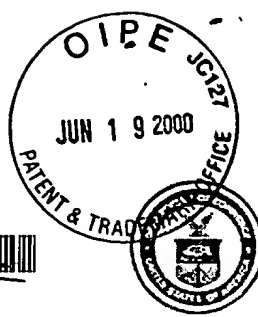


FORMALITIES LETTER



\*OC000000005052680\*

UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark OfficeAddress: COMMISSIONER OF PATENT AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/501,874	02/10/2000	Stephen Lange Ranzini	3892-4000

MORGAN & FINNEGAN L L P  
345 Park Avenue  
New York, NY 10154

Date Mailed: 04/14/2000

**NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION****FILED UNDER 37 CFR 1.53(b)*****Filing Date Granted***

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 65.**

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*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

06/21/2000 WKORONA 00000078 09501874

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PATENT  
Docket No. 3892-4000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s)	:	Stephen Lange Ranzini John Sheridan	Group Art Unit:2761
Serial No	:	09/501,874	Examiner: TBA
Filed	:	February 10, 2000	
For	:	SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS	

BOX MISSING PARTS - FEE  
Commissioner of Patents  
Washington, D.C. 20231


**CERTIFICATE OF MAILING (37 C.F.R. 1.8a)**

Sir:

I hereby certified that the attached (1) Notice to File Missing Parts of Nonprovisional Application; (2) Response to File Missing Parts of Application (along with any paper(s) referred to as being attached or enclosed); (3) Combined Declaration and Power of Attorney; (4) a check in the amount of \$65.00; (5) return postcard; and this Certificate of Mailing are being deposited with the United States Postal Service on date shown below with sufficient postage as first-class mail in an envelope addressed to the: **COMMISSIONER OF PATENTS, Attn: Box Missing Parts - Fee, Washington, D.C. 20231.**

Respectfully submitted,

Dated: June 14, 2000

  
John W. Osborne  
Registration No. 36,231

## CORRESPONDENCE ADDRESS:

**MORGAN & FINNEGAN L.L.P.**  
345 Park Avenue  
New York, New York 10154  
(212) 758-4800  
(212) 751-6849 (Facsimile)



PATENT  
Docket No. 3892-4000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s)	: Stephen Lange Ranzini John Sheridan	Group Art Unit:2761
Serial No	: 09/501,874	Examiner: TBA
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BOX MISSING PARTS - FEE  
Commissioner of Patents  
Washington, D.C. 20231

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION**


Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application dated April 14, 2000, a copy of which is enclosed herewith, enclosed are the following:

1. A Combined Declaration and Power of Attorney executed by the inventors Stephen Lange Ranzini and John Sheridan (6 pages); and
2. The required surcharge fee of \$65.00.

Respectfully submitted,

Dated: June 14, 2000

  
John W. Osborne  
Registration No. 36,231

## CORRESPONDENCE ADDRESS:

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